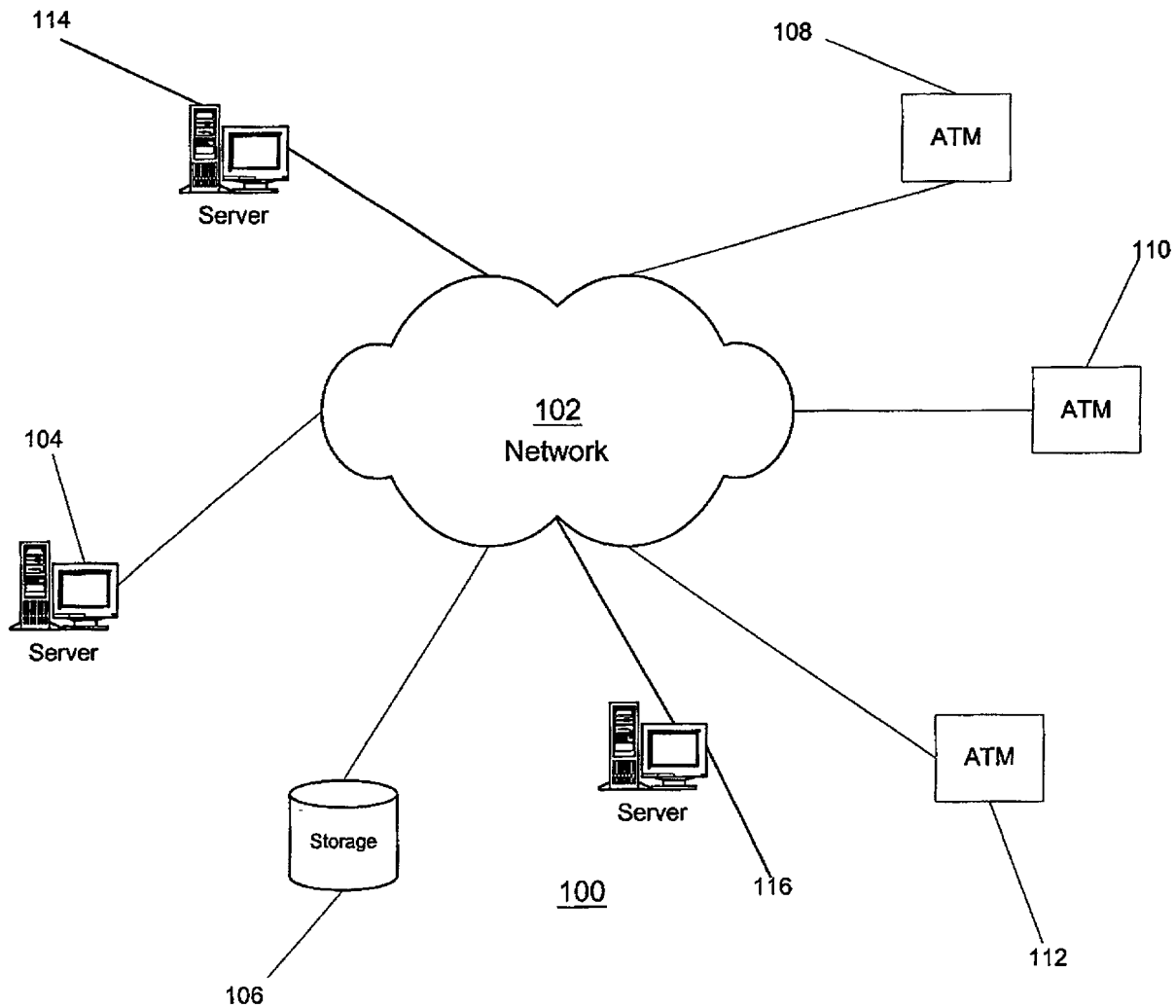
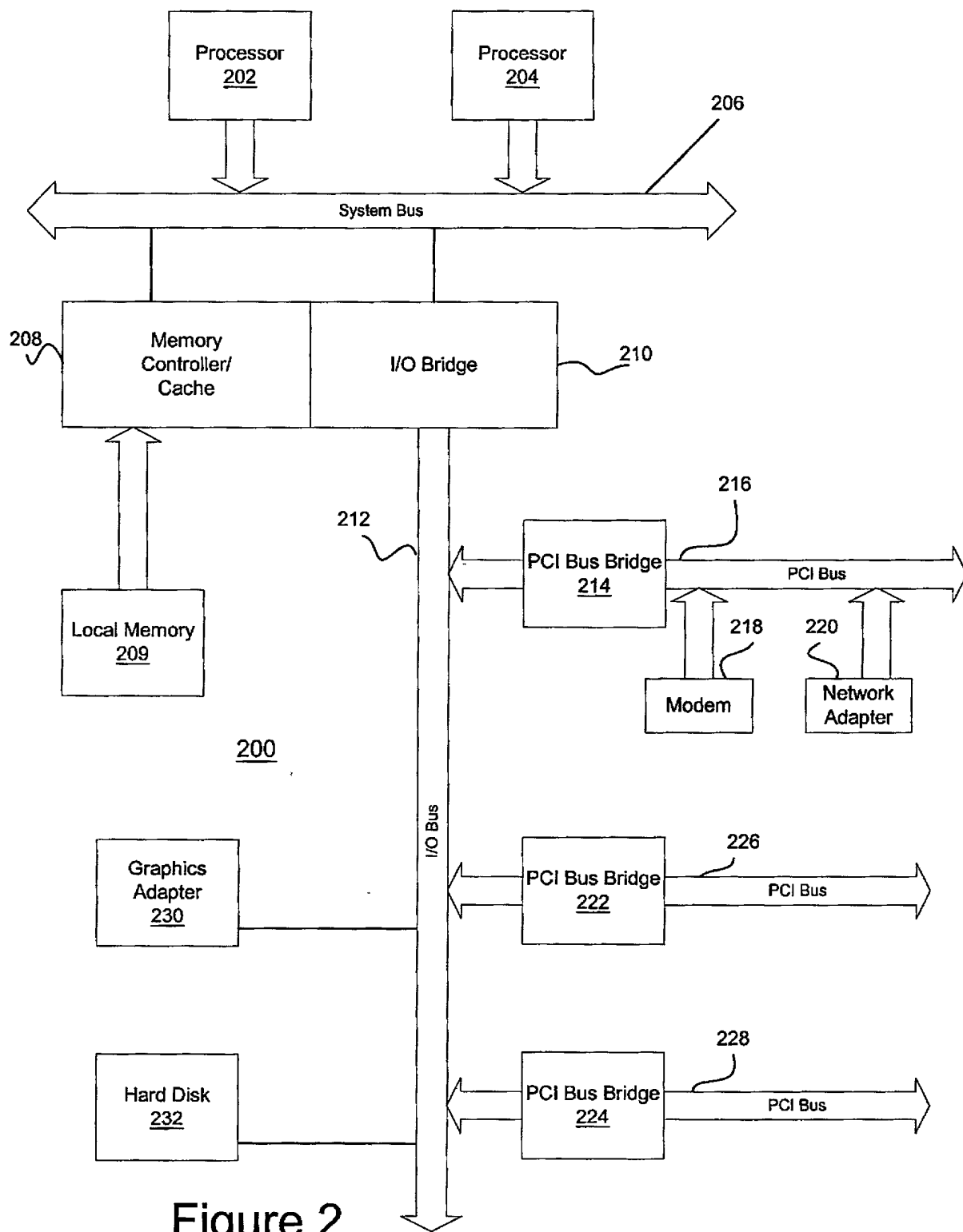


# Figure 1

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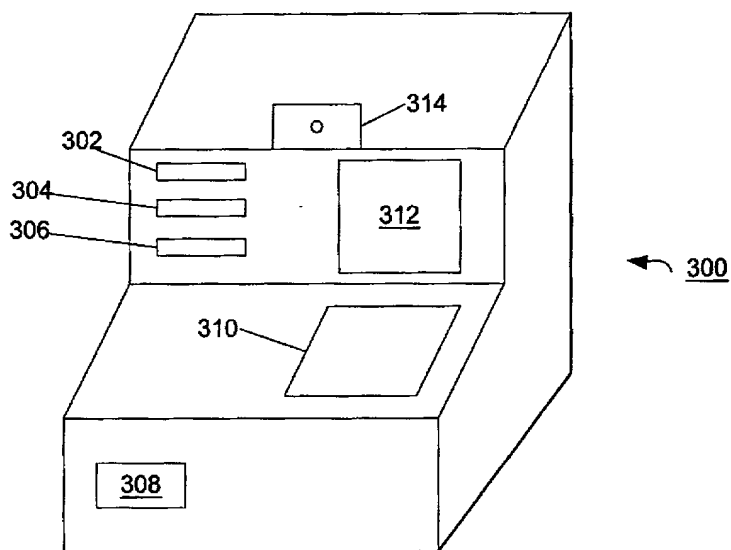




**Figure 2**

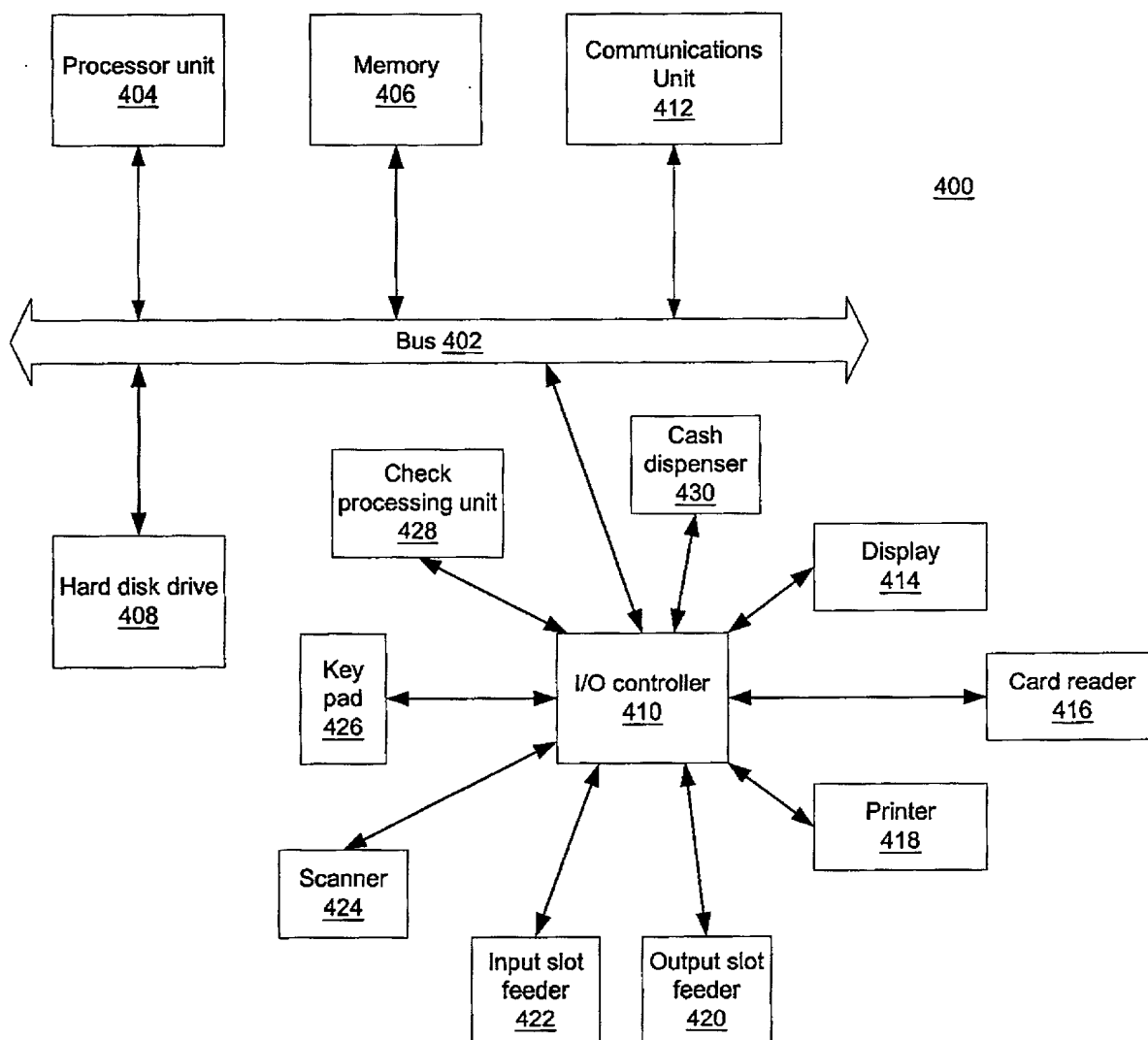
# Figure 3

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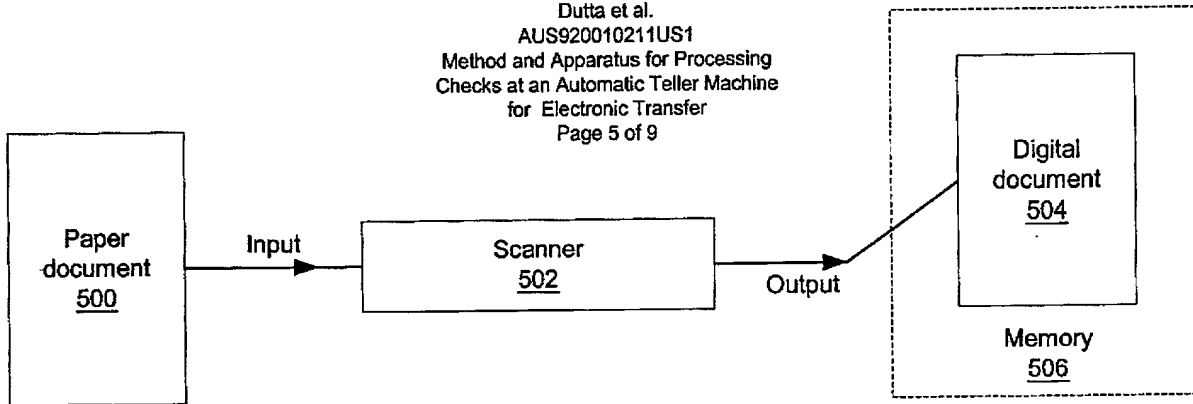
# Figure 4

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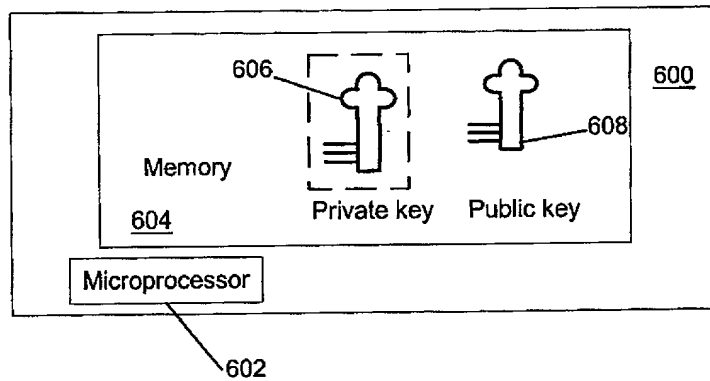


# Figure 5

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# Figure 6



# Figure 7

**BOB JONES**

DATE 6/30/98

PAY TO THE ORDER OF Payee \$100.00

One Hundred and no/100s DOLLARS

**FIRST NATIONAL BANK**

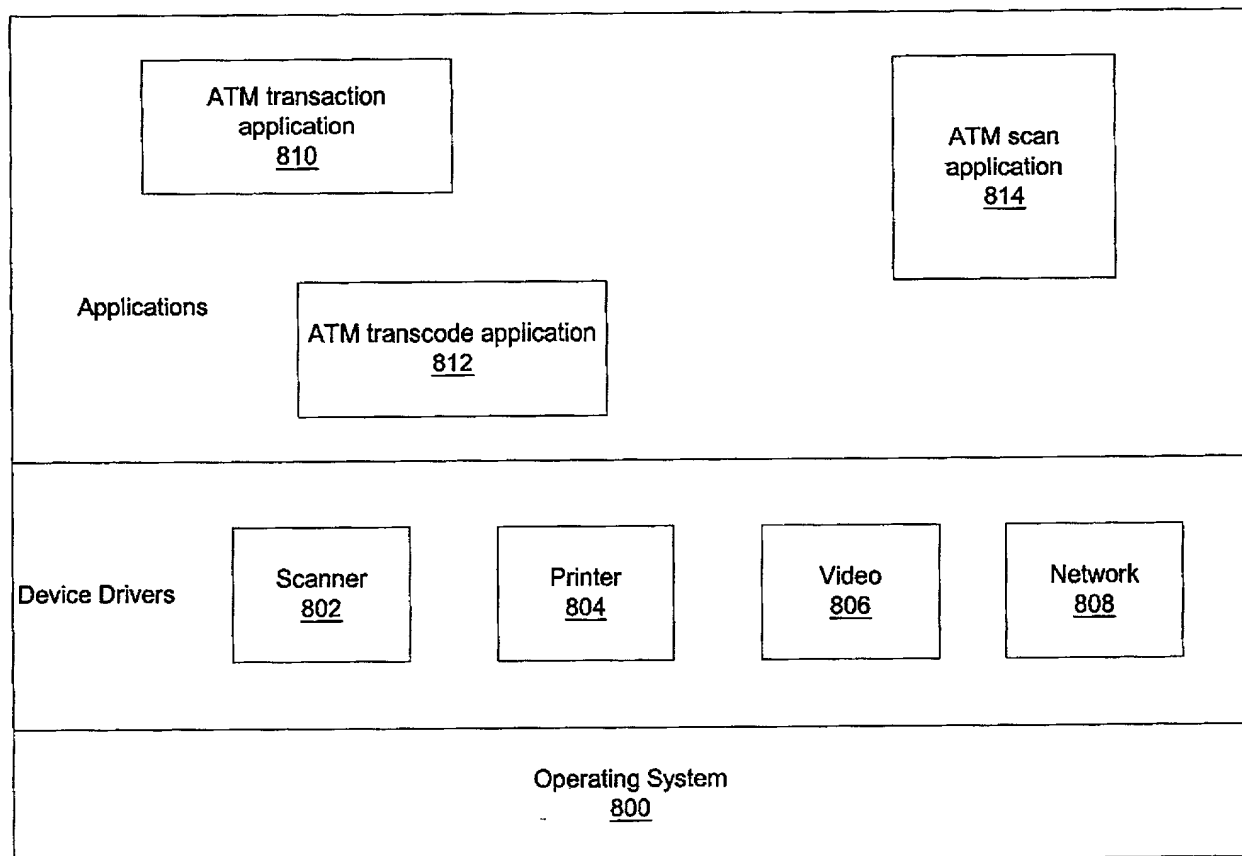
MEMO Invoice #593281

[;00 2100 66; 770 || 964076||; 2121

The form is enclosed in a thick black border. Various fields are labeled with numbers: 700 for the entire form, 702 for the payee line, 704 for the date, 708 for the bank name, 706 for the memo, and 710 for the bottom line.

# Figure 8

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## Figure 9A

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```
<fsm1-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instrument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/Nl7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgtijKE24cazk=
<blockref>acct-11111111-00000001
<hash alg="sha">.f51C8MWtSVgeCQP0mzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6
```

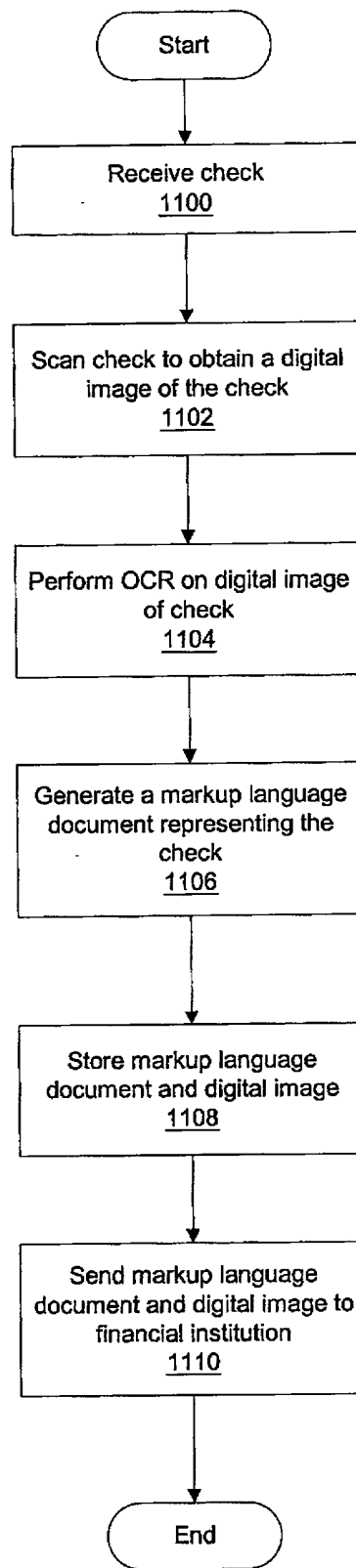
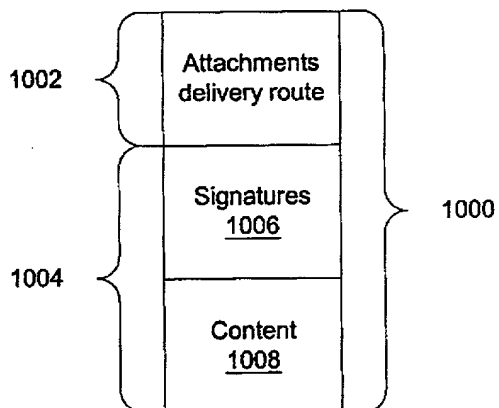
## Figure 9B

```
<crit>true
<vers>1.5
<sigdata>
<blockref>acct-11111111-00000001
<hash alg="sha">ff51C8MwtSVgeCQP0mzDTBjy1zg=
<blockref>cert-11111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-11111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
Jlnh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jIQvEr7A=
</signature>
<cert>
<blkname>cert-11111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsm1-doc>
```

# Figure 11

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## Figure 10





**Figure 12**  
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